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EXHIBIT

KML Law Group, P.C.

SUITE 5000

701 MARKET STREET

PHILADELPHIA, PA 19106

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(215) 627-1322

FAX (215) 627-7734

July 13, 2022

Joanne M. Roman
102 Artlee Avenue
Butler, PA 16001

**RE: M&T BANK vs. ROMAN
BUTLER COUNTY CCP, No. AD-2022-10337**

Dear Ms. Roman:

In response to your request for verification of the debt pursuant to the Fair Debt Collection Practices Act, we enclose a copy of each of the following documents:

1. A copy of the Mortgage; and
2. A copy of the Note.

The mortgage was assigned to M&T Bank by assignment of mortgage recorded on April 9, 2021 as Instrument No. 202104090010163. In your correspondence in which you dispute the debt, you advise that on July 7, 2021, you received a discharge in your Chapter 7 bankruptcy case. By reason of the discharge, you are personally not liable to pay the obligation, nor any deficiency which might result from the sale of the property which secures the mortgage. The mortgage foreclosure action referred to above is in "in rem" action and seeks only to recover the property at 102 Artlee Avenue, Butler, PA 16001. M&T Bank makes no effort and claims no right to collect any monetary amount from you. However, your discharge in bankruptcy has no effect on the right of M&T to prosecute an action in mortgage foreclosure to recover such property. This, of course, is the purpose of the foreclosure action.

→ If you are interested in submitting an application for a loan modification, please advise and we will arrange for an application package to be sent to you. Should you have questions, please contact me at your convenience.

KML Law Group, P.C.,

By: _____
J. Eric Kishbaugh, Esquire
Attorney for Plaintiff

← NOT SIGNED

Enclosure



cc: M&T BANK.

THIS LAW FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THE PURPOSE OF COLLECTING A DEBT. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY.



M&T Bank – CAM Support Department**Original Document Inventory and Tracking**Loan Number: 0031693120Received by: KG Date: 04/01/2022

Received (Y/N/Copy)? Shipped (Date/Initials) Returned (Date/Initials)

Note	Yes		
Mortgage	?		
Title Policy	?		
Unrecorded Assignment	?		
MIC/LGC			
Pre-Payment Penalty Rider			
Loan Mod. Agreement	?		

Additional Notes:



WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED

Joanne M. Roman 8/8/17 (Seal)
Joanne M. Roman -Borrower

____ (Seal)
____ -Borrower

[Sign Original Only]

Liberty Mortgage Corporation
3818 Liberty Street
Erie, Pennsylvania 16509
NMLS # 136251
Loan Officer: Keith Caughey 146620

PAY TO THE ORDER OF M & T BANK
WITHOUT RECOURSE
BY Deborah Gilmour V.P.
DEBORAH GILMOUR, V.P.

Since 12/24/21

ORIGINAL

we have a
New
Encumbrance

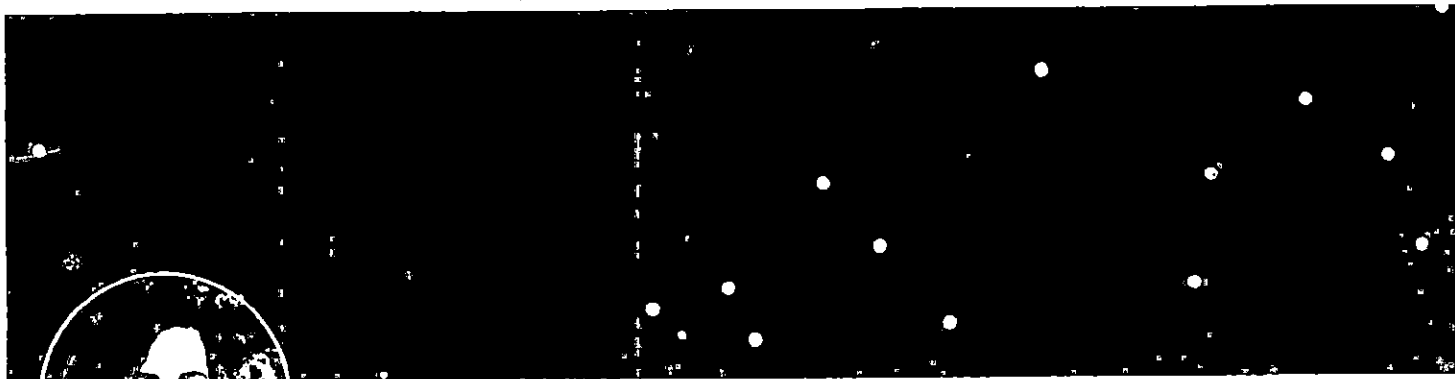
PAY TO THE ORDER OF

WITHOUT RECOURSE, M&T BANK

SIGNED: Erin L. Doerfler

NAME: ERIN L. DOERFLER
TITLE: ADMINISTRATIVE VICE PRESIDENT





Erin Doerfler

Administrative Vice President and Loan Delivery Manager at M&T Bank.

Buffalo, New York, United States

289 followers · 286 connections



M&T Bank



State University of New York at
Fredonia



Company Website [↗](#)

About

Mortgage banker with 20+ years experience in residential mortgages. Expertise in MBS Securities as well as State Bond and Reverse Mortgage audits and deliveries. Extensive management experience. Coordinated bulk sales with outsource companies and internal departments. Work with senior management on projects and Bankwide initiatives. Interested in building on extensive mortgage banking experience.

Specialties: Experience using agency MBS delivery systems; CEMA transactions and document